

# Letter of Appeal for Student Loan Restructuring

Date: [Insert Date]

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Email Address]  
[Phone Number]

[Loan Servicer's Name]  
[Loan Servicer's Address]  
[City, State, Zip Code]

Dear [Loan Servicer's Name or "To Whom It May Concern"],

I hope this letter finds you well. I am writing to formally request a restructuring of my student loans, due to [briefly explain your situation, e.g., financial hardship, job loss, medical expenses, etc.].

Since [insert date], my circumstances have changed significantly. [Provide a detailed explanation of your current financial situation, including any relevant documentation, such as job loss notices, medical bills, or budget constraints].

Given the challenges I am currently facing, I would greatly appreciate your consideration in restructuring my loan payments to better align with my financial capabilities. I am committed to fulfilling my obligations, and I believe that a revised payment plan would allow me to do so.

I am requesting [specific request, e.g., a lower interest rate, extension of repayment period, or a temporary pause on payments]. I appreciate your understanding and consideration of my appeal during this difficult time.

Thank you for your attention to this matter. I look forward to your favorable response. Please feel free to contact me at [your phone number] or [your email address] should you need any further information.

Sincerely,  
[Your Name]  
[Your Student ID Number (if applicable)]